

LOAN MODIFICATION INFORMATION

Source _____

Consultant GIOVANNI RAMOS Date: _____

Name: DOMINGO HERNANDEZ Co-borrower _____

Address 66 ONONDAGA ST. YONKERS, NY 10704

Home phone: 914-751-5657 Cell Phone: 646-377-9665

Work phone: C Fax: _____

E-mail Address: DHNDZ@LIVE.COM

1st Mortgage Loan # 143449462

Lender's Name: COUNTRYWIDE

2nd Mortgage Loan # 143449470

Lender's Name: COUNTRYWIDE

Are you in Foreclosure? ☒ Yes ☐ No

Is the House up for sale? ☐ Yes ☒ No Do You have a Sale date: _____

Can you afford your payment now? ☐ Yes ☒ No

Loan Type: ☐ VA ☐ FHA NONE Conventional

How much money do you have available for a down payment toward the delinquency? —

Are you currently in bankruptcy? ☐ Yes ☒ No What Chapter? _____

Did you reaffirm the Mortgage? ☐ Yes ☒ No

Do you have the Discharge Letter? ☒ Yes ☐ No

Do you have a past overdue payment arrangement? ☐ Yes ☒ No

Have you refinance since the original loan? ☐ Yes ☒ No

PERSONAL MONTHLY FINANCIAL WORKSHEET

INCOME SOURCES

Alimony/Child Support	\$ <u>—</u>
Employment	\$ <u>—</u>
Commissions	\$ <u>—</u>
Overtime	\$ <u>—</u>
Pension/Retirement	\$ <u>—</u>
Social Security/Disability	\$ <u>—</u>
Welfare/Food Stamps	\$ <u>—</u>
Other Income	\$ <u>—</u>

Total Income \$ _____

EXPENSES HOUSING

Mortgage	\$ <u>1,919.¹⁷</u>
2nd Mortgage	\$ <u>385</u>
Property Taxes	\$ <u>460</u>
Insurance	\$ <u>100</u>
Home Maintenance	\$ <u>50</u>
Gas/Electric/Oil	\$ <u>250</u>
Telephone/Cell	\$ <u>130</u>
Water/Sewer/Trash	\$ <u>30</u>
Association Dues	\$ <u>—</u>

Total Housing Expense \$ _____

FOOD Groceries \$ _____

TRANSPORTATION

Car Payment(s) \$ 375
Car-Insurance \$ 233
Gasoline \$ 360
Maintenance/Tires/Repairs \$ 40

Total Transportation Expense \$ _____

DEBT PAYMENTS

Credit Cards \$ 30,000
Personal Loans \$ -
Other \$ _____

Total Debt Expense \$ _____

INSURANCE

Life \$ -
Health \$ -
Dental \$ -
Other \$ -

Total Insurance Expense \$ _____

MEDICAL

Doctor/Dentist \$ -
Prescriptions \$ -
Other \$ -

Total Medical Expense \$ _____

CHILD CARE/SUPPORT

Daycare/Sitting \$ -
Child Support Payments \$ 150
Children's Allowances \$ -

Total Child Care Expense \$ _____

EDUCATION

Tuition/Lessons \$ _____

Student Loans \$ _____

Supplies (Books, etc) \$ _____

Total Education Expense \$ _____

Domingo Hernandez
Signature of Applicant (Borrower)

Signature of Co-Applicant (Borrower)

The Following documents are needed to start the process of a Loan Modification:

- 1) Last 2-Payment Stubs
 - 2) Taxes for the last 2-years
 - 3) Last 2-months bank statements
 - 4) Leases
 - 5) Hardship Letter
 - 6) If self employed, please provide profit and loss statement from your accountant.
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Documentos necesarios para la modificacion de la hipoteca:

- 1) Las dos ultimas colillas de pagos de su empleo.
- 2) Income taxes de los dos ultimos anos.
- 3) Ultimos estado de cuenta de Banco.
- 4) Contrato de renta-Si la casa es de 2 familias en adelante.
- 5) Si usted trabaja por su cuenta obtenga una carta de su contador estableciendo su
- 6) Ganancia y perdida de su negocio.

Notes:

CLIENT
HOMEOWNER
IN FORECLOSURE